



Order Filed on August 13, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Jenee K. Ciccarelli, Esq. JC/0693  
Ciccarelli Law, PC  
47 Park Ave., Suite 304  
West Orange, New Jersey 07052  
Phone 973-737-9060  
Fax 973-619-0023  
jenee@jc-lawpc.com  
Attorney for Debtor

In Re:

Wentworth Thomas,

Debtor.

**Chapter 13**

Case No.: 18-2334

Honorable Vincent F. Papalia

**ORDER APPROVING LOAN MODIFICATION**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: August 13, 2020**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia", is written over a horizontal line.

Honorable Vincent F. Papalia  
United States Bankruptcy Judge

Debtor: Wentworth Thomas  
Case No. 18-2334  
Caption: ORDER APPROVING LOAN MODIFICATION

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This matter having come before the Court upon the Debtor's Application for an Order approving a loan modification agreement, and the Court having examined the evidence presented, and for good cause shown,

**ORDERED** that the loan modification agreement from Specialized Loan Servicing related to the property located at 18 Thomastown Road, Mine Hill, New Jersey 07803, is approved on the terms set forth in the Modification Agreement submitted with the Motion, which generally includes the following terms in summary (however, in the event of any conflict or inconsistency, the terms of the Modification Agreement govern):

- No Down Payment;
- Term of 480 months;
- Modified Interest Bearing Principal Balance \$314,616.81;
- 3.5% for years 1 to 40.
- The monthly payment including principal, interest, taxes and insurance is \$1,686.89.
- Taxes and insurance will be escrowed.

**ORDERED** that Specialized Loan Servicing will amend its proof of claim to reflect the modified mortgage agreement and arrearage within thirty (30) days of the entry of this order; and it is further

**ORDERED** that if the new payment is not already reflected in the Debtor schedules and plan, the Debtor will amend his schedules and plan within fourteen (14) days of this order.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New Jersey

In re:  
Wentworth A Thomas  
Debtor

Case No. 18-23334-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2020.

db +Wentworth A Thomas, 18 Thomastown Road, Mine Hill, NJ 07803-3020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 15, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jenee K. Ciccarella on behalf of Debtor Wentworth A Thomas info@jc-lawpc.com,  
nadiafinacial@gmail.com;k.jr76568@notify.bestcase.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee et al... rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5